

VERSATILE NETWORK OPERATIONS CENTER AND NETWORK FOR  
TRANSACTION PROCESSING

ABSTRACT

5           A terminal adapter, along with a value added network, is disclosed that interworks  
a plurality of terminals with a processing host to accomplish transaction processing. The  
terminals can use different protocols and typically incorporate card readers for  
completing financial or other types of transactions typically involving credit, debit, ATM  
or similar cards. The terminal adapter provides reliable and secure communication using  
10 a network based in part on the Internet as a primary form of communication. The  
terminal adapter also provides a secondary communication path in the event of a failure  
of the primary communication path, as well as automatic recognition of different terminal  
protocols, various security functions, error detection, and other network administration  
functions to ensure a flexible system and efficient transaction processing system.